Profits and Losses Incurred by Cooperative and Rural Banks

3221. SHRI SATYA PRAKASH MALAVIYA: Will the Minister of FINANCE be pleased to state:

(a) what are the details of average profits earned or loss incurred by the Central Cooperative Banks and the Regional Rural Banks in Uttar Pradesh and Bihar during the last three years, year-wise; and

(b) the steps taken to ensure that these banks do not incur loss in future?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI RAMESHWAR THAKUR): (a) and (b) The information is being collected and will be laid on the Table of the House to the extent possible.

Deposit and Disbursement by RRBs

3222. SHRI MOHINDER SINGH LATHER: Will the Minister of FINANCE be pleased to state:

(a) whether Government have reviewed the working of Regional Rural Banks;

(b) if so, what are the details thereof; and

(c) the amount of deposits and disbursements by these banks in Uttar Pradesh, Bihar and Haryana during the last three years, year-wise?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI RAMESHWAR THAKUR): (a) and (b) The Working of the Regional Rural Banks (RRBs) is monitored by National Bank for Agriculture and Rural Development (NABARD) and Government at regular intervals to review their performance. However, the sharp increase in establishment expenses on account of revised pay and allowances to RRBs staff as per National Industrial Tribunal (NIT) Award has accentuated the viability problems of these institutions. Government of India and Reserve Bank of India are seized of the problems and appropriate measures are taken to improve their functioning and viability.

(c) The information is being collected and to the extent available will be laid on the Table of the House.

Housing Loans Provided by LIC in UP and Bihar

3223. SHRI ISH DUTT YADAV: SHRI SATYA PRAKASH MALAVIYA:

(a) Will the Minister of FINANCE be pleased to refer to the answer to Unstarred Question 763 given in the Rajya Sabha on the 5th May, 1992 and state the number of housing loans provided so far by LIC in Uttar Pradesh and Bihar separately?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): The material is being collected and will be laid on the Table of the House.

3224. [*Transferred to 18 December, 1992*]

Failure to open new branches by United Bank of India in Noth East

3225. SHRI DAVID LEDGER: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that the United Bank of India has failed to open its new branches in the North East Zone despite instructions from the Reserve Bank of India; and

(b) if so, what are the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI RAMESHWAR THAKUR): (a) and (b) Under branch licensing policy 1985-90